

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael A. Clement
 Debtor

Case No. 16-17048-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db +Michael A. Clement, 512 Marshall Drive, Shillington, PA 19607-2825
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13803071 Berks EIT Bureau, PO Box 6367, Wyomissing, PA 19610-0367
 13803073 +Convergent Healthcare, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
 13803074 +Fay Servicing LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
 13808121 +First Guaranty Mortgage Corporation, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 13868342 +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 939 W. North Avenue, Suite 680,
 Chicago, IL 60642-1231
 13803077 +NLT Recovery Agency, 2491 Payton Street, Harrisburg, PA 17111-1036
 13803078 +Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002
 13803079 Roundpoint, PO Box 19409, Charlotte, NC 28219-9409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: NOIJTB@juno.com Dec 05 2017 01:18:29 JOSEPH T. BAMBRICK, JR.,
 Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611
 tr +EDI: QLEFELDMAN.COM Dec 05 2017 01:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Dec 05 2017 01:18:55 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2017 01:18:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 05 2017 01:18:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Dec 05 2017 01:18:51 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13808344 EDI: AIS.COM Dec 05 2017 01:18:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13888694 EDI: AIS.COM Dec 05 2017 01:18:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13803070 +E-mail/Text: banko@berkscredit.com Dec 05 2017 01:18:37 Berks Credit & Collections,
 900 Corporate Drive, Reading, PA 19605-3340
 13803069 +E-mail/Text: banko@berkscredit.com Dec 05 2017 01:18:37 Berks Credit & Collections,
 900 Corporate Drive, Reading, PA 19605-3340
 13803072 +EDI: SWCR.COM Dec 05 2017 01:23:00 Comcast, c/o SW Credit Systems L.P.,
 4120 International Pkwy, Suite 100, Carrollton, TX 75007-1957
 13803076 EDI: IRS.COM Dec 05 2017 01:23:00 Department of the Treasury - IRS,
 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 13803075 +EDI: AMINFOFP.COM Dec 05 2017 01:23:00 First Premier Bank, 3820 N. Louise Ave,
 Sioux Falls, SD 57107-0145
 13849430 +EDI: JEFFERSONCAP.COM Dec 05 2017 01:23:00 Premier Bankcard, LLC,
 c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999
 13803081 +EDI: RMSC.COM Dec 05 2017 01:23:00 SYNCEB/Walmart, P.O. Box 965024,
 Orlando, FL 32896-5024
 13803080 +EDI: DCI.COM Dec 05 2017 01:23:00 Sprint, c/o Diversified Consultants, P.O. Box 551268,
 Jacksonville, FL 32255-1268
 13803491 EDI: RMSC.COM Dec 05 2017 01:23:00 Synchrony Bank, c/o Recovery Management Systems Corp.,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13803082 +EDI: CONVERGENT.COM Dec 05 2017 01:23:00 T. Mobile, c/o Convergent Outsourcing,
 P.O. Box 9004, Renton, WA 98057-9004
 13803083 +EDI: VERIZONWIRE.COM Dec 05 2017 01:23:00 Verizon Wireless, P.O. Box 26055,
 Minneapolis, MN 55426-0055

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13862931* Internal Revenue Service, PO Box 37007, Hartford, CT 06176-7007

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor First Guaranty Mortgage Corporation
bkgroup@kmlawgroup.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael A. Clement NO1JTB@juno.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Michael A. Clement	Social Security number or ITIN	xxx-xx-8516
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 10/4/16
Case number:	16-17048-ref	Date case converted to chapter	7 11/29/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael A. Clement	
2. All other names used in the last 8 years		
3. Address	512 Marshall Drive Shillington, PA 19607	
4. Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372-6400 Email: NO1JTB@juno.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 12/4/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 8, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 544 Court Street, Reading, PA 19601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/9/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	